

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: CHRISTOPHER L GATLING, SR	§	Case No. 1:19-bk-00510
DAWN MICHELE GATLING	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/05/2019.
- 2) The plan was confirmed on 12/05/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/20/2020, 11/17/2020, 07/02/2021, 08/02/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 02/26/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,294.00.
- 10) Amount of unsecured claims discharged without full payment: \$61,960.12.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 28,503.58	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 28,503.58</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,177.45	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,079.46	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,256.91</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	4,177.45	0.00
WELLSPAN HEALTH	Uns	0.00	15,469.40	15,469.40	7.19	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	21,279.36	0.00	0.00	0.00
YORK ADAMS TAX BUREAU	Pri	0.00	9,674.91	9,674.91	9,674.91	0.00
PORTFOLIO RECOVERY	Uns	1,129.00	1,224.01	1,224.01	0.57	0.00
PORTFOLIO RECOVERY	Uns	6,035.00	6,035.68	6,035.68	2.80	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,077.34	1,077.34	0.50	0.00
RESURGENT CAPITAL SERVICES	Uns	939.00	962.20	962.20	0.45	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	802.38	802.38	0.37	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	302.14	302.14	0.14	0.00
NORTHWEST EDUCATION LOAN	Uns	19,002.00	18,956.52	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	1,465.00	1,351.87	1,351.87	0.63	0.00
RESURGENT CAPITAL SERVICES	Uns	819.00	529.39	529.39	0.25	0.00
SPRINT	Uns	3,052.00	3,052.52	3,052.52	1.42	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	2,923.69	2,923.69	1.36	0.00
ROUNDPOINT MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL	Sec	21,894.00	22,155.20	1,033.59	0.00	0.00
AMERICREDIT FINANCIAL	Uns	0.00	4,119.74	4,119.74	1.91	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
INTERNAL REVENUE SERVICE	Pri	0.00	NA	NA	0.00	0.00
STATE EMPLOYEES CREDIT UNION	Uns	0.00	556.43	556.43	0.26	0.00
STATE EMPLOYEES CREDIT UNION	Uns	7,217.00	7,217.24	7,217.24	3.35	0.00
STATE EMPLOYEES CREDIT UNION	Uns	1,108.00	1,175.30	1,175.30	0.55	0.00
AMERICREDIT FINANCIAL	Sec	17,513.00	17,658.94	12,540.00	12,540.00	0.00
AMERICREDIT FINANCIAL	Uns	0.00	17,658.94	6,583.94	3.06	0.00
BECKET & LEE	Uns	310.00	348.22	348.22	0.16	0.00
QUANTUM3 GROUP, LLC	Uns	566.00	619.35	619.35	0.29	0.00
QUANTUM3 GROUP, LLC	Uns	301.00	390.20	390.20	0.18	0.00
QUANTUM3 GROUP, LLC	Uns	415.00	509.52	509.52	0.24	0.00
CAPITAL ONE BANK	Uns	501.00	537.08	537.08	0.25	0.00
CAPITAL ONE BANK	Uns	1,907.00	1,986.92	1,986.92	0.92	0.00
CAPITAL ONE BANK	Uns	785.00	840.36	840.36	0.39	0.00
CAPITAL ONE BANK	Uns	3,609.00	3,725.40	3,725.40	1.73	0.00
RESURGENT CAPITAL SERVICES	Uns	1,735.00	1,812.27	1,812.27	0.84	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	258.99	258.99	0.12	0.00
MARINER FINANCE, LLC	Uns	0.00	1,487.99	1,487.99	0.69	0.00
RESURGENT CAPITAL SERVICES	Uns	1,150.00	870.59	870.59	0.40	0.00
TD BANK	Uns	280.00	368.31	368.31	0.17	0.00
PORTFOLIO RECOVERY	Uns	400.00	447.41	447.41	0.21	0.00
QUANTUM3 GROUP, LLC	Uns	733.00	787.17	787.17	0.36	0.00
ECMC	Uns	135,809.00	135,303.23	0.00	0.00	0.00
ROUNDPOINT MORTGAGE	Sec	218,022.00	219,071.52	19,156.30	0.00	0.00
CAPITAL ONE	Uns	291.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Uns	14,629.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Uns	6,534.00	NA	NA	0.00	0.00
BROCH HIVELY	Sec	2,089.50	NA	NA	0.00	0.00
FIRST SAVINGS BANK	Uns	446.00	NA	NA	0.00	0.00
JOHNS HOPKINS	Uns	170.00	NA	NA	0.00	0.00
JOHNS HOPKINS FEDERAL CREDIT	Uns	240.00	NA	NA	0.00	0.00
MARINER FINANCE	Uns	1,371.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	174.00	NA	NA	0.00	0.00
NORDSTROM	Uns	657.00	NA	NA	0.00	0.00
TRANSUNION RETIREMENT	Uns	1,482.88	NA	NA	0.00	0.00
WHITE RSE FIN	Uns	1,481.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Scheduled Creditors:**

Creditor <u>Name</u>	<u>Class</u>	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
YK CR BUREAU	Uns	60.00	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 19,156.30	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 13,573.59	\$ 12,540.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 32,729.89</b>	<b>\$ 12,540.00</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 9,674.91	\$ 9,674.91	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 9,674.91</b>	<b>\$ 9,674.91</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 68,373.05</b>	<b>\$ 31.76</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 6,256.91	
Disbursements to Creditors	\$ 22,246.67	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 28,503.58</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/14/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)